

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

**KASSANDRA COOPER, individually,  
and as a representative of the class,**

**Plaintiff,**

**v.**

**ACADEMY MORTGAGE  
CORPORATION (UT),**

**Defendant.**

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**Civil Action No.  
1:16-cv-001546-LMM-CMS**

**BRIEF OF AMICI CURIAE NATIONAL CONSUMER  
LAW CENTER AND NATIONAL ASSOCIATION OF CONSUMER  
ADVOCATES IN SUPPORT OF PLAINTIFF’S RESPONSE TO DEFENDANT’S  
MOTION TO DISMISS PLAINTIFF’S AMENDED COMPLAINT**

The arguments raised in the new iteration of Defendant’s Motion to Dismiss do not change the points addressed in *Amici Curiae’s* brief filed on January 18, 2017 (Dkt. 26). In the interest of not repeating the same arguments already briefed for the Court, *Amici curiae*, the National Consumer Law Center and the National Association of Consumer Advocates, hereby incorporate the arguments from their prior brief in support of Plaintiff’s Response to Defendant’s Motion to Dismiss Plaintiff’s Amended Complaint.

Respectfully submitted,

Dated: July 10, 2017.

By: /s/ Jeffrey B. Sand  
Jeffrey B. Sand  
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**CERTIFICATE OF SERVICE**

I hereby certify that on this 10th day of July, 2017, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing to all registered users.

/s/  
Jeffrey B. Sand